

WISCONSIN SUCCESS STORY

FY 2003

Outline of Need:

Conception (Connie) Flores wanted to achieve the American dream of homeownership. Ms. Flores migrated to Waushara County, Wisconsin from Mexico approximately fifteen years ago with her two children, escaping an abusive ex-husband. Upon arriving in WI Ms. Flores found work picking cucumbers and peppers. The work was hard, and the pay not much, but was still more than she ever earned in Mexico. Ms. Flores paid \$50 per week to another migrant mother to watch her children while she went to work in the fields. Becoming frustrated because her children were not being taken care of properly, Ms. Flores decided she could do a better job of caring for her children and the children of other workers. She developed a reputation for providing excellent child care and always has plenty of children to look after.

When her two children were both in grade school Ms. Flores worked several different jobs, at once, and had learned enough English to become a deli cook.

After ten years, Ms. Flores decided to become a citizen and took advantage of citizenship workshops in Milwaukee. She finally began to build self confidence and financial independence.

Ms. Flores and her children lived in a trailer where the glass-slatted windows never close tight and the heat and electric bills are high.

Now, her son is a freshman at St. Norbert College in Green Bay and her daughter is a freshman at Wautoma High School, Ms. Flores decides it is time to try and purchase a home of her own.

Although Ms. Flores has no significant debt and her credit is good, her income is low and she had little saved for a down-payment. There were many road blocks long this journey to homeownership, but Ms. Flores and her Realtor, Linda Freudenthal, worked diligently to overcome including, a language barrier, outstanding medical bills that had been wrongly charged, verification struggles availability of homes and that Ms. Flores' divorce was not recognized in the United States.

How Rural Development Helped:

The USDA Rural Development Team out of the Stevens Point Local Office, especially Cindy Weyenburg, went above and beyond the call to make sure that Ms. Flores' application for a 502 Direct Loan was approved and subject only to funding availability. When Ms. Flores and the realtor, Mrs. Freudenthal, called Rural Development for funding because Ms. Flores had found a home that she would like to purchase, a CAP Services Fresh Start home, they learned that no funding was available. Sharon Olson, Rural Development Manager for Rural Development in Stevens Point, discovered that funding is available under the 502 Participation Loan Program and notified Ms. Flores and Mrs. Freudenthal of the available funding, but they needed to find a lender. Bancroft State Bank was willing to make the loan for Ms. Flores subject to meeting a few additional requirements.

Because of the lengthy process it took to recognize Ms. Flores's divorce as legal, deadlines and verifications were expiring, but Cindy Weyenburg at Rural

Development stayed on top of the situation. Mrs. Weyenburg continually informed the team of advocates, which included the realtor's office, CAP Services, two lawyers, Rural Development and Bancroft State Bank, of any potential delays.

(CAP Services has been a long time partner with USDA Rural Development and have been the recipient of numerous technical assistance grants to keep their programs up and running in order to aid the residents of rural Wisconsin. CAP Services Fresh Start Program is a youth intervention program where its participants build new homes that will be sold to low income families.)

The Result:

On September 4, 2003 Connie Flores closed on her new home, finally achieving her dream of homeownership and her dream of owning a home which her children are proud to bring their friends.

"I have been negotiating real estate in Waushara County for 24 years. Never in the hundreds of transactions in which I've been involved have I experienced so much frustration and satisfaction. Connie and I want to personally thank every person who played a role, big or small, in this wonderful story. Connie's transaction has truly inspired me to believe in CAP and USDA programs and helped reinforce my attitude to never give up. If everyone who helped could have seen the tears of joy Connie shed at the open house celebrating her purchase, they would have felt as I did extremely rewarded."

- Linda Freudenthal, Realtor



On Friday, September 4, 2003 Connie Flores celebrated the closing of her first home with an open house celebration. The celebration highlighted the first time homeowner, the CAP Services Fresh Start Program participant who built Connie's new home and Rural Development's Rural Housing Program. Pictured left to right: Realtor, Linda Freudenthal; Connie Flores; Connie's daughter; and USDA Rural Development State Director, Frank Frassetto